

**Senate Community Affairs Committee**  
**ANSWERS TO ESTIMATES QUESTIONS ON NOTICE**  
**FAMILIES, HOUSING, COMMUNITY SERVICES AND**  
**INDIGENOUS AFFAIRS PORTFOLIO**  
**2012-13 Additional Estimates Hearings**

**Outcome Number:** 7

**Question No:** 388

**Topic:** HOP/HOIL

**Hansard Page:** Written

**Senator Scullion** asked:

Would funding be available to residents of Banyala through the Commonwealth HOIL or HOP program if they had appropriate long term leases and were able to demonstrate capacity to repay the loan?

**Answer:**

The Department understands that in late 2011 Indigenous Business Australia advised a number of Banyala residents that they did not meet eligibility requirements of its Indigenous home ownership programs because of the inability of applicants to secure long term transferrable leases, the limited services and infrastructure in the community and the limited capacity of applicants to service a loan.

If circumstances have changed that enable residents to meet the program's eligibility criteria, Indigenous Business Australia would be able to discuss potential lending opportunities.